


IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re:)	
)	
JOHN E. ARNOLD, and)	Bankruptcy No .12-20114-JAD
DIANE S. ARNOLD,)	
Debtors.)	Chapter: 13
)	
RONDA J. WINNECOUR, Trustee,)	
)	
Movant,)	
)	
v.)	Doc. No. 151
)	
JOHN E. ARNOLD, and)	Related to Doc. Nos. 121, 128
DIANE S. ARNOLD,)	
Respondents.)	

ORDER OF COURT

AND NOW, this 2nd day of January, 2018, upon consideration of Trustee's Motion To Increase Plan Base for Distribution of Escrow Refund to General Unsecured Creditors and Objection to Debtor's Claim of Objections, it is hereby

ORDERED that the Debtors' Amended Schedule C filed on December 15, 2017, claiming an exemption under 11 U.S.C. §522(d)(5) for a cumulative total for both Debtors of \$5,531.20 is approved. The plan base in this case is increased in order for the Chapter 13 Trustee to distribute the remaining escrow refund in the amount of ~~\$9,606.54~~ \$4,075.31 to timely filed unsecured creditors in this case, after deduction of Trustee fees. These funds were returned to the Trustee's office by Nationstar Mortgage as an escrow overpayment.



Jeffery A. Deller, Chief Judge
United States Bankruptcy Court

By Consent:

/s/ Dai Rosenblum
DAI ROSENBLUM, ESQ. Attorney for
Kimberly Ann Covert, Debtor
Suite B, 254 New Castle Road
Butler, PA 16001-2529
(724) 283-2900 PA ID #31802
dailaw@earthlink.net

/s/ Owen W. Katz
OWEN W. KATZ, ESQ. PA I.D. 36473
Office of the Chapter 13 Trustee
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh PA 15219
(412) 471-5566 x3124
Email: okatz@chapter13trusteewdpa.com

FILED
1/2/18 3:36 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPa

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John E Arnold
Diane S Arnold
DebtorsCase No. 12-20114-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: pdf900Page 1 of 2
Total Noticed: 22

Date Rcvd: Jan 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2018.

db/jdb +John E Arnold, Diane S Arnold, 244 W. Cruikshank Rd., Butler, PA 16002-8911
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
Woodland Hills, CA 91364-6207
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
13370434 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
PLANO, TX 75024-4100
13271811 +Bank of America, P.O. Box 477, Knoxville, TN 37901-0477
13276830 Bank of America Home Loans, P.O. Box 15222, Wilmington, DE 19886-5222
13507837 +Bank of America, N.A., 2380 Performance Dr., Richardson, TX 75082-4333
13373891 Bank of America, N.A., c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR,
P.O. Box 4365, Woodland Hills, CA 91365-4365
13276831 +Central Tax Bureau of Pennsylvania, 438 Line Ave, Ellwood City, PA 16117-1121
13276832 Creditors Interchange Receivables Mgt., 80 Holtz Dr., Buffalo, NY 14225-1470
13276833 +Fast Track Financial, 196 Pittsburgh Road, Butler, PA 16001-3226
13271812 +Fast Track Financial, 196 Pittsburgh Street, Butler, PA 16001-3226
13276835 +Mars Area School District, 545 Route 228, Mars, PA 16046-3151
13277137 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13276836 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
13276837 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 03 2018 01:08:34
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
13276834 E-mail/PDF: gecsedirecoverycorp.com Jan 03 2018 01:02:46 GE Money, P.O. Box 981401,
El Paso, TX 79998-1401
13518950 +E-mail/Text: bknotice@ncmlc.com Jan 03 2018 01:00:19 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13583340 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 03 2018 01:08:29
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13344001 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 03 2018 01:08:29
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Bank of America, N.A., et. al.
13271813 PNC
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
13653291* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: pdf900

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jan 02, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Plaintiff John E Arnold dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
Dai Rosenblum on behalf of Joint Debtor Diane S Arnold dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
Dai Rosenblum on behalf of Debtor John E Arnold dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
Dai Rosenblum on behalf of Plaintiff Diane S Arnold dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmp8618@gmail.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com
John Michael Kolesnik on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
fedphe@hotmail.com;amber.zinski@phelanhallinan.com
Mario J. Hanyon on behalf of Creditor Bank of America, N.A., et. al. pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com

TOTAL: 11